

EXHIBIT 8

MIKE DEWINE,
Ohio Attorney General

Letter dated Jan. 13, 2011



Mike DeWine
Ohio Attorney General

Consumer Protection

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January 13, 2011

Sidney T. Lewis
Yvonne D. Webb-Lewis
1875 Alvason Avenue
Columbus, Ohio 43219

Dear Mr. and Mrs. Lewis:

I am in receipt of your constituent inquiry received by our office on December 9, 2010. Your request was forwarded to the Consumer Protection Section for review. I am writing to follow up on your request for our office to review the documents that you submitted with respect to your difficulties with American Investment Life Insurance Company (AILIC), regarding equity indexed annuities. I am sorry to know of the difficulties you are facing.

First, you asked us to confirm whether the notice of defective living trust was given to the State of Ohio. In reviewing your documents, I am assuming you are asking whether or not we received notice of the class actions that are referenced in the documents. Unfortunately, I cannot answer this question for you as the Consumer Protection Section does not generally receive notices related to insurance and annuities class actions.

Second, in reviewing the documents attached, it appears that you wanted us to review and take action with respect to the court's decision on AILIC's class action settlement related to annuities and living trusts that were sold, apparently, between 1997 and 2007. First, the matter relates to a court decision and we do not have the authority to overturn the court's decision. Second, this also appears to be a matter concerning a transaction that is at least three years old and the statute that we enforce, the Ohio Consumer Sales Practices Act has a time limitation of two years.

I did confer with Greg Mobley with the Ohio Department of Insurance concerning your inquiry with us, since matters related to insurance and annuities are usually referred to them as we do not have jurisdiction over these matters. Mr. Mobley has informed me that you have filed a separate complaint with them and that they will be providing a response soon.

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I apologize that I cannot be of further assistance to you at this time. You may want to speak with your attorney, concerning what other options may be available to you. If you are not currently represented by an attorney, you may want to call the Columbus Bar Association Lawyer Referral Service at 614/221.0754 or toll-free at 877/560.1014.

Very truly yours,

MIKE DEWINE
Ohio Attorney General



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